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**LOOKING FOR LOVE  
BACHELOR CANADA  
AUDITIONS COME  
TO HALIFAX** (page 6)



**FAMILY TIES**  
**BROTHERLY DEAL**  
**PART OF SLOW**  
**D-DAY** (page 24)



HALIFAX

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Tuesday, February 28, 2012  
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News worth sharing.

**Burning. Issue**



► A firefighter watches as striking Metro Transit employee Craig Peters puts out a barrel fire at the Portland Hills Terminal on Monday.

RYAN TAPLIN/METRO

## Picket fires fuel concerns

Firefighters responded to 10 calls to 911 to extinguish burn barrels at picket lines around the city on Monday. For more on the situation, see the story on page 3.

# Developers reach for new heights

► Councillors, HRM staff worried exceptions would undermine planning authority ► Decision on YMCA development today



**ALEX  
BOUTILLIER**  
@METRONEWS.CA

Halifax regional council's decision to move forward with the Skye Halifax development has prompted other developers to ask for exemptions to height restrictions.

Sources at Halifax City Hall say staff have been approached by at least two developers in the past week about the possibility of circumventing some restrictions in HRMbyDesign, the municipality's urban core development plan.

The requests come in the wake of council's decision to allow Skye Halifax, a proposed 150-metre-tall development on Granville Street, to go to public consultations. The downtown plan restricts buildings on that property to 66 metres.

HRM spokeswoman Shaune MacKinlay said no formal applications for exceptions have been

made.

"We don't have anything, so we're not going to comment on something we haven't seen," she said.

Downtown Halifax Business Commission director Paul MacKinnon said he's not surprised more developers are looking for exemptions.

"It's a little bit unfortunate that ... the exception seems to be becoming more prominent than developers coming forward and just go ahead and developing," said MacKinnon, who worked on HRMbyDesign.

Council rejected a staff recommendation to kill United Gulf Development's Skye Halifax project last Tuesday. To do so, councillors invoked Policy 89, a provision written in the downtown municipal planning strategy to allow projects of "significant economic, social, or cultural benefits to HRM" to be considered outside the normal rules.



**"It's tough not to look at (developments on) a case-by-case basis."**

PAUL MACKINNON

That policy will likely come up again Tuesday, when council considers the YMCA's proposed 46-metre development at the corner of Sackville and South Park Streets.

But Andy Fillmore, HRM's manager of urban design, said the YMCA project is right in Policy 89's wheelhouse.

"The provision of that health-and-wellness centre, that community-recreation facility, is now something that the taxpayers are not going to have to pay for," he said.



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# Transit counteroffer sent to HRM

Striking Metro Transit employees made a counteroffer to the municipality Monday and took what their union president calls a creative approach to end the strike, which heads into its 27th day today.

"It's the first time that we've proposed this type of language," said Ken Wilson, president of Amalgamated Transit Union Local 508. "It's a

fair offer, it's non-rostering and it's filling those open pieces of work by not generating overtime, which was council's biggest concern."

The union drafted this proposal after the most recent offer from HRM was rejected Friday by 78 per cent of its 750 workers.

"If it's accepted by the employer, I can't see why the membership wouldn't



RYAN TAPLIN/METRO

accept it," said Wilson. "I have to remain optimistic; we're just waiting to hear

back from the employer." Wilson declined to offer more details about the offer.

"It's still in the employer's hands.... That's not fair to them," he said. "I know they have the offer, so I'm just waiting to hear back from them to see if they support it, or want to discuss it, or just want to reject it."

HRM spokeswoman Shaune MacKinlay con-

firmed the municipality received the offer Monday afternoon.

"Our bargaining team has it, they're having a look at it, but they're not offering any comment on it today," MacKinlay said Monday. "Their first audience with any kind of offer from ATU is to take it to council."

Halifax regional council meets today.

● RYAN VAN HORNE

# Strikers' fires go up in smoke

► Firefighters must respond to 911 calls about barrel blazes, HRM says



Halifax citizens made 10 calls on Monday to report barrel fires on the picket lines of striking Metro Transit employees.

In each case, firefighters responded to them and they were put out.

"We've had a number of complaints about the burn barrels," said HRM spokeswoman Shaune MacKinlay. "We've had them come in a variety of ways since Feb. 2, when the strike began."

She acknowledged there's been some confusion over the issue because nothing was done about the barrels for three weeks.

"With the strike going on longer than we thought it might, this is a risk and it's on our property," MacKinlay said. "The instruction is that if there's a 911 call dispatching fire

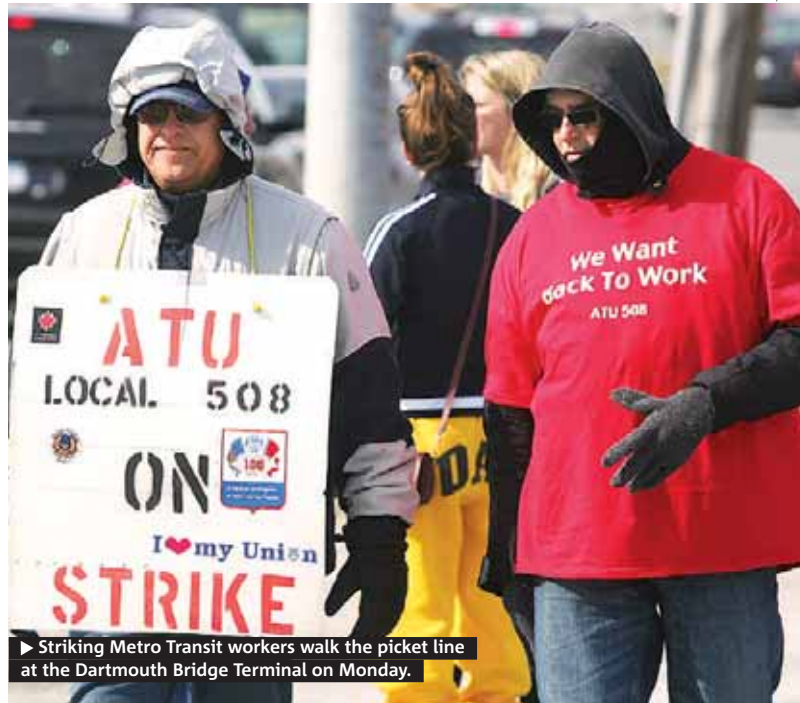
**"They feel bad for doing it. They don't want to because they really don't see any problem with it, because we follow the rules and we have a burn permit."**

**CRAIG PETERS, STRIKING METRO TRANSIT EMPLOYEE ON HALIFAX FIREFIGHTERS' RESPONDING TO BARREL FIRES.**

to a burning-barrel situation, that they will put out the fire."

Striking Metro Transit employee Craig Peters was on the picket line Monday at the Portland Hills terminal.

"It's frustrating," he said of the ban on burn barrels. "We like to have them because they keep us warm. We're out here to fight for our rights and our jobs. Having a burn



RYAN TAPLIN/METRO

► Striking Metro Transit workers walk the picket line at the Dartmouth Bridge Terminal on Monday.

barrel is just a small part of keeping us warm, but we'll be fine."

Around noon, firefighters arrived at Portland Hills to douse the fire in

the barrel there, but didn't appear very interested in doing the job themselves.

They had a friendly chat with Peters after arriving.

"We're glad that they came out and they talked to us," Peters said. "They gave us the option of putting the fire out ourselves."

# Baillie wants transit action



RYAN TAPLIN/METRO

Progressive Conservative Leader Jamie Baillie is again taking Premier Darrell Dexter and his government to task for not intervening in the Metro Transit strike.

The Tories issued a release Monday saying their party would waive the 30-

day notice to bring the Nova Scotia legislature back into session to "debate options" to end the nearly four-week-old strike.

"By failing to act, the NDP are prolonging the strike," Baillie said in a statement. ● METRO

## News in brief

### MLAs back in house March 29

**LEGISLATURE.** The Nova Scotia legislature will start its spring sitting with a throne speech on March 29.

The house adjourned

on Dec. 15.

This coming June will mark three years since the New Democrats won a majority of the seats in the provincial legislature.

The party standings in the legislature are: 31 New Democrats, 13 Liberals, 7 Progressive Conservatives and one Independent.

THE CANADIAN PRESS

1  
news



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**Analysts are sounding the alarm over household-debt levels, but are the warnings overblown? Allan Small has more at metronews.ca/investing**

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TOM MARTIN

## Candidate fleshes out crime platform

Mayoral hopeful and retired Halifax Regional Police officer Tom Martin has released a "second tier" of his platform on crime.

The former detective focused on programs such as Cops 'n Kids,

school programs and victim services.

He said it's important for the next mayor and council to support community policing and ensure the programs are funded.

"I would support and promote programs of this type for the entire municipality, not just the urban core or areas close to the urban core," Martin said in a release.

The first tier of his crime platform dealt with reducing violent crime in HRM.

● METRO

## Police ID crash victim

Police have released the name of the victim of a fatal collision between a car and a tractor-trailer on Saturday.

RCMP say the crash happened just after 8 a.m. in

the Marshy Hope area on Highway 104.

Allison Sharpe, 45, of Pictou County was pronounced dead at the scene and was the only person in the car. Const. Dal Hutchinson says the lone occupant of the tractor-trailer was not injured.

A section of the highway was closed for about five hours as police investigated. **THE CANADIAN PRESS**

# Province broke procurement rules, taxpayer group says

▶ Ad firm billed government in May, no contract until June 24



ALEX BOUTILIER  
@METRONEWS.CA

The provincial government broke its own procurement rules by fast-tracking the Ships Start Here campaign, the Canadian Taxpayers Federation alleges.

Invoices released by the advocacy group reveal that MT&L, a Halifax-based ad firm, worked on the file in May 2011, invoicing the province for about \$105,000. That was a month before Nova Scotia Business Inc. went to the Treasury Board to ask for approval of a contract for Ships Start Here, the documents show.

"The documents clearly show that NSBI staff gave

an untendered contract to MT&L Public Relations with no written contract detailing the scope of work or projected costs — two requirements intended to safeguard the public," CTF Atlantic's Kevin Lacey wrote in a blog post.

The rules say that any contract over \$100,000 that did not go through the request-for-proposals process must be approved by the Treasury Board. That does not appear to have been the case with the Ships Start Here file.

But Jennifer Stewart, press secretary to Premier Darrell Dexter, said NSBI acted appropriately.

"NSBI's policy 3.8 ... allows for procurement of services if the demand is



▶ Premier Darrell Dexter said through a spokesperson that the government acted appropriately in awarding a contract for the Ships Start Here campaign.

deemed urgent or under specialized circumstances," Stewart wrote in an email. "When it became clear that the project would have a much larger scope and magnitude, (Economic and Rural Development and Tourism) appropriately stepped in and secured the necessary approvals."

through Treasury Board." Liberal Leader Stephen McNeil doesn't buy it.

"There was nothing urgent about that," he said. "If it had taken a little bit longer because the province had to follow proper procurement procedures, it wouldn't have made any difference."

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# City mulls new sidewalk tax

► Issue to be brought up during today's council meeting



ALEX  
BOUTILIER  
@METRONEWS.CA

Halifax regional council is being asked to consider tweaking the way citizens pay for sidewalk creation and maintenance.

A staff report coming before council today from CAO Richard Butts and acting CFO Greg Keefe recommends developing a new taxation method for 2012-

**\$35** The report estimates the option would mean a difference of about \$35 per home. Some may get this amount tacked onto their bills, while others who live in areas without sidewalks would see it removed from their bills.

13. The new method should cover "costs of local sidewalks through a local

sidewalk tax and (include) the sidewalks on regional roads within the general tax rate," according to the report.

"The construction of new sidewalks, curbs and gutters are only one service provided by HRM and their total cost represents perhaps two to three per cent of the total budget," the report reads. "Despite this, there is a confusing array of taxes and charges used."

## 5 youths arrested

Police say five youths are facing charges after a break-

and-enter at a gas station in Dartmouth early Monday morning. Just before 2 a.m., Halifax Regional Police were dispatched to the Esso at 173 Ochterloney Dr., after the intrusion alarm

went off. According to police, three youths were located a short distance away from the business and taken into custody by the K-9 team. Two others were later arrested as well. ●METRO

### Battling. A house fire



► Amherst firefighters enter a home through a window Monday to douse a blaze that broke out shortly after 9 a.m. near Rink Road. A family of four is homeless because of the fire, with a woman and her daughter treated in hospital for smoke inhalation.

BRAD WORKS/AMHERST DAILY NEWS

## Family displaced after home blaze

## Man charged after standoff

Police have charged a 48-year-old man after a 20-hour standoff in Weymouth, in Digby County, on the weekend.

RCMP say the suspect

surrendered just before 7 a.m. Saturday. Police allege the man threatened someone over the phone around 6 a.m. on Friday.

Henry Daniel Stark of

Weymouth has been charged with uttering death threats, breach of probation, assault and assault with a weapon.

THE CANADIAN PRESS

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# Looking for love in all the wrong places?

► Well, maybe today's Bachelor Canada auditions in Halifax are for you



**RYAN VAN HORNE**  
HALIFAX@METRONEWS.CA

Single ladies of Halifax, put on your best dress. The Bachelor Canada is in town today for auditions.

Citytv is wrapping up a cross-country search for the 25 of Canada's most eligible bachelorettes who will appear on the opening season of the reality show this fall.

What advice are the show's producers offering to anyone who comes to the Halifax Marriott Harbourfront Hotel on Tuesday?

"Really the only advice that we're giving is to just be yourself," said Rogers Media spokes-

woman Stephanie Perron. "The producers are just trying to get a feel for who the girls are ... and

their personalities."

That's all well and good, but what to wear?

"We're asking girls to

kind of treat it as a blind date, so dress as you would to come to a blind date," said Perron.

There is a registration form on the show's website and filling that out beforehand can help speed up the process, but anyone 19 or older can show up at the hotel today between 12:30 and 8 p.m. to do a one-on-one interview with the show's producers.

All you need is a photo ID to prove your age. Most of the auditions have been online, but in some cities where there have been live casting calls, there have been a couple of hundred women hoping to land a spot on the show.

## Five try-out tips

Canadian Amber Bacon, who is on this season's version of *The Bachelor* in the U.S., offers five tips for those trying out for Bachelor Canada.

**1** Show off your potential and all you have to offer. Communicate your passions and interests in life.

**2** Have self confidence and know who you are. Be natural and stay true

to yourself.

**3** Be charming and show off your spirit and vitality. Do not be afraid to flirt a little bit.

**4** Know that the bachelor is worthy of you and that he would be lucky to have an amazing person like you on the show.

**5** Trust that you will find love and that if it's meant to be on *The Bachelor*, it will happen!

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- The Toronto Star

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She comes with wonderful praise from her Foster Family and is settling into her new surroundings with grace. Although she is quiet at first, she warms up quickly and you are rewarded by a beautiful, welcoming purr. She has striking yellow eyes and splashes of tabby coloring on her tail and head which make her a very pretty lady indeed! A much laid back girl, all that Jaida asks is a few chin scratches and belly rubs to make her day complete.

For more information on Jaida and other adoptable furry friends, visit [www.pas.spcans.ca](http://www.pas.spcans.ca) or contact the Nova Scotia SPCA Provincial Animal Shelter at 468-7877 or [info@pas.spcans.ca](mailto:info@pas.spcans.ca)

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## Learn safe hunting online

The Nova Scotia government is making an education course for new hunters available online.

The interactive course is available for people aged 14 and over and helps new hunters learn safe hunting practices.

People had to previously take the course in a classroom

setting, which is still available for those who prefer to take classes.

The province says a new hunter who takes the online course must still write the final exam in person at a government office.

It costs \$25 to take the online course, which goes to the company that has been contracted by the Department of Natural Resources to provide the program.

Classroom courses are still required for 12- and 13-year-olds.

THE CANADIAN PRESS

# Espionage case back in court

RYAN TAPLIN/METRO FILE

## ► First person charged under Canada's Security Information Act

A 40-year-old Bedford man charged under the Security of Information Act will see his case back before the courts on Tuesday.

Sub-Lt. Jeffrey Paul Delisle is scheduled to have a date set for a bail hearing at Halifax provincial court. The naval intelligence officer is charged with passing government secrets to a foreign entity.

Delisle, who worked at

CFB Stadacona, is facing two charges relating to communicating sensitive information to an undisclosed foreign entity and one count of breach of trust in his duties at the base.

The alleged offences occurred between July 2007 and January 2012, according to the RCMP, and were to all have taken place in or around Halifax, Ottawa and Kingston, Ont.



► Jeffrey Paul Delisle is escorted from a Halifax provincial courthouse to a sheriff's van last month.

Delisle has been remanded at the Central Nova Correctional Facility in Burnside since his arrest

last month. His first court appearance was on Jan. 17, but he didn't appear.

● METRO



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## MOTION PASSED

## MPs agree to support robocall probe

The House of Commons unanimously passed a motion Monday calling on all MPs to do everything they can to aid an investigation into alleged vote suppression during last spring's election.

The NDP motion asks all MPs to turn over to the RCMP and Elections Canada all information they have on the "despicable" phone campaign aimed at discouraging opposition supporters from voting.

The motion also asks all parties to immediately turn over all documents related to the investigation.

Prime Minister Stephen Harper's Conservatives supported the motion, even though it's

their party that's been accused of conducting the dirty-tricks phone campaign, in which voters in several dozen ridings were either harassed or given false information on the location of polling stations.

The Tories deny the charges.

"The calls in question are calls the Conservative Party of Canada placed to its own supporters," Harper said during question period.

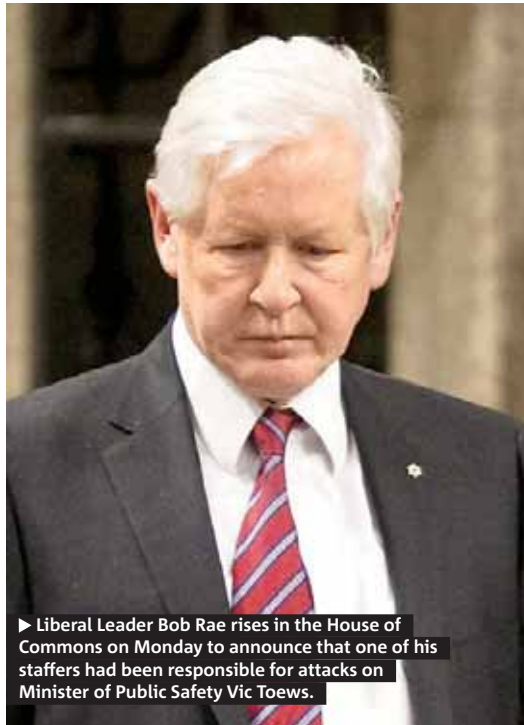
"If the NDP has any information that inappropriate calls were placed, and we certainly have information in some cases and we have given that to Elections Canada, then I challenge that party to produce that information and give it to Elections Canada."

Commons Speaker Andrew Scheer rejected a Liberal request for an emergency debate on the controversy since Elections Canada and the police are already investigating the matter.

THE CANADIAN PRESS

# Grits take blame for Vikileaks

ADRIAN WYLD/THE CANADIAN PRESS



► Liberal Leader Bob Rae rises in the House of Commons on Monday to announce that one of his staffers had been responsible for attacks on Minister of Public Safety Vic Toews.

## ► Rae reveals one of his staffers was behind Toews-baiting campaign

A Liberal party researcher has resigned for tweeting salacious information about Public Safety Minister Vic Toews to protest the government's online surveillance bill.

Interim Liberal Leader Bob Rae told a stunned House of Commons that one of his staffers was responsible for creating the Vikileaks30 Twitter account that circulated alleged details of Toews' divorce.

Rae said the offending staffer — later identified as Adam Carroll — had resigned, and the leader extended a full apology to Toews.

"I discussed the matter with that individual this morning. He offered his resignation and I've accepted his resignation," Rae told the Commons.

Rae said one of the

**"I want to offer to the minister my personal apology to him for the conduct of the member of my staff."**

INTERIM LIBERAL LEADER BOB RAE

things that makes public life difficult is when "political attacks become personal."

Two weeks ago, Toews was pilloried on the web over his sponsorship of the controversial Internet surveillance bill.

The legislation has alarmed civil libertarians because it would allow authorities access to Internet subscriber information — including name, address, telephone number and email address — without a warrant. THE CANADIAN PRESS

# Investigators look to black box for clues in crash

Railway officials grappled Monday with the deaths of three of their own in a "rare" deadly passenger-train derailment as investigators focused on a black box that captured the crew's final moments —

crucial evidence in the case.

Three locomotive engineers were killed in Sunday's crash in Burlington, Ont., west of Toronto. It was the first time in more than a decade that VIA Rail employees were killed aboard

one of the company's trains in a derailment.

Two of the engineers, Peter Snarr, 52, and Ken Simmonds, 56, both of Toronto, were experienced drivers, each with more than 30 years in the industry, VIA

said. A trainee, Patrick Robinson, 40, of Cornwall, Ont., joined them in the cab to observe, though investigators haven't ruled out the possibility that he was driving at some point.

The was travelling from

Niagara Falls, Ont., when it left the tracks about 100 metres from where a freight train derailed some four years ago due to equipment failure. Forty-five passengers were injured.

THE CANADIAN PRESS

PAWEL DWULITZ/THE CANADIAN PRESS



► Flowers are seen near the crash site in Burlington, Ont.

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# Putin warns the West

► Russian PM campaigns on anti-U.S. message ► Warns West to stay out of Syrian conflict ► Says U.S. trying to start uprisings in Russia

Prime Minister Vladimir Putin warned against military intervention in Syria or an attack on Iran in scathing criticism of the

West on Monday as he laid out his foreign-policy priorities less than a week before Russia's presidential election. Putin said the West

had backed the Arab Spring to advance its interests in the region, and that instead of promoting democracy the revolts had given rise to

religious extremism.

Anti-Western rhetoric has been a key part of Putin's campaign.

THE ASSOCIATED PRESS



► Russian Prime Minister Vladimir Putin speaks at a meeting outside Moscow yesterday.

## Study: Rich people not as ethical

A new study says rich people are more likely to engage in unethical behaviour than their poorer counterparts.

That's the finding from researchers at the University of California and the University of Toronto, published today in the Proceedings of the (U.S.) National Academy of Sciences.

In two tests, researchers found that upper-class drivers were more likely to cut

off other cars and pedestrians at crosswalks. The researchers used age, vehicle make and appearance to assess drivers' social class.

In another series of tests, researchers found that people who consider themselves "upper class" were more likely to take valued items from others, lie during negotiations and cheat to increase their chances of winning a prize.

THE ASSOCIATED PRESS

### IS YOUR TEAM READY?

Saturday, May 5th, your team of five will compete in the ultimate cross-city event. All for a great cause.

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► Chelsea Edwards, a friend of the late Shannen Koostachin, and Shannen's father Andrew at a press conference on Parliament Hill on Monday.

# A dream comes closer to reality

- Motion calls for improved First Nations education
- Campaign started by teen who died in car accident

A teenage student from Atwapiskat was in Ottawa on Monday to witness what could be a major turning point in her campaign to improve education in First Nations across the country.

Sixteen-year-old Chelsea Edwards is the face of the Shannen's Dream campaign, named after her good friend Shannen Koostachin.

Four years ago, Shannen confronted then-Indian Affairs minister Chuck Strahl and was nominated for an International Children's Peace Prize. She died in a car accident in 2010 at the age of 15.

Chelsea, with the help of her MP, Charlie Angus, picked up where Shannen left off.

The House of Commons voted unanimously in favour of an NDP motion on Monday night calling for funding that would put First Nations schools on an equal footing with provincial schools.

It passed with the support of the governing Conservatives.

THE CANADIAN PRESS

## IQALUIT

### Fire destroys student residence

Dozens of Nunavut students are homeless and without any of their worldly goods after a fire razed an apartment block in the middle of a frigid Arctic night in Iqaluit.

Early reports from the

territory's coroner said two people died in the blaze, which broke out late Sunday night. But the RCMP said that could not be confirmed.

There was, however, no doubt about the fire's impact.

"Most people have lost everything," Iqaluit Mayor Madeleine Redfern said Monday.

Most of the residents were students at Nunavut Arctic College, along with their spouses, children and other adult family members.

THE CANADIAN PRESS

### Jury selection begins in Stafford trial

Potential jurors in the trial of a man accused of killing eight-year-old Victoria Stafford were being screened Monday in London, Ont.

Michael Rafferty, 31, is charged with first-degree

murder, sexual assault causing bodily harm and kidnapping in the girl's death.

Tori disappeared while on her way home from school in Woodstock, Ont., on April 8, 2009, and her body was found three months later. Terri-Lynne McClintic, now 21, has already been convicted of first-degree murder in the girl's death. THE CANADIAN PRESS

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Students, parents and counsellors can sign up for an account on ScholarshipCanada.com. Signing up also gives you the benefit of creating saved scholarship

searches. The community Facebook (http://www.facebook.com/scholarshipscanada) and Twitter (http://www.twitter.com/scholarshipscanada) are also great resources. With a variety of contests, Featured Scholarships and online events, ScholarshipCanada.com is more than just a website; it's an inspirational community connecting people with scholarship opportunities.

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the most common financial need. Regardless of your academic status, scholarships come at different stages of your academic life.

Entrance scholarships are for students going into college or university. 28% in our database) graduate scholarships are for students doing their master's or doctoral studies, automatically considered

the next year (your) and awarded a studies (don). to winning groups is to apply. It seems really simple, but 60% of scholarship administrators would receive more applications than they can touch with scholarship administrators. You have about 10 minutes to apply. If you have any questions, feel free to visit us at www.scholarshipscanada.com or email us at info@scholarshipscanada.com. We'd love to hear about your

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# 1 dead, 4 wounded in Ohio school shooting

► Student described as an outcast arrested after attack at suburban high school ► Charges not immediately laid

A teenager opened fire in the cafeteria at his suburban high school Monday, killing one student and wounding four others before he was chased from the building by a teacher and captured a short distance away, authorities said.

A student who saw the attack up close said it appeared that the gunman targeted a group of students sitting together and that the one who was killed was gunned down while trying to duck under the cafeteria table.

FBI officials would not comment on a motive. Police Chief Tim McKenna said authorities "have a lot of homework to do yet" in their investigation of the



► A distraught student leaves the school grounds with her mother following a shooting in Chardon, Ohio, on Monday.

shooting, which sent students screaming through the halls at the start of the school day at Chardon High.

Teachers locked down their classrooms as they had been trained to do during drills, and students took cover as they waited for the

all-clear in the town of 5,100 people 48 kilometres from Cleveland. One teacher was said to have dragged a wounded student into his classroom for protection. Another chased the gunman out of the building, police said.

THE ASSOCIATED PRESS

## Fatal. Blow?



► Silvia Mancia, grandmother of 10-year-old elementary school student Joanna Ramos, inset, who died after a fight with another student on Friday, arrives at a makeshift memorial at the Willard Elementary School in Long Beach, Calif. on Monday.

NICK U7/THE ASSOCIATED PRESS

## Schoolgirl's death ruled a homicide

The death of a 10-year-old California schoolgirl after a fight with another student was a homicide, the Los Angeles County coroner's office ruled Monday. Blunt force trauma to the head killed Joanna Ramos, who collapsed at home after Friday's fight, Lt. Fred Corral said. He did not immediately have details about her injuries.

The staff of WBLI Incorporated, Trustee in Bankruptcy, are caring, friendly and experienced. Pictured from left to right in the front row are: Don Leet, trustee; Johanne Wilkinson, administrator; Karen DiGiosia, administrator; Joe Wilkie, trustee. In the back row are: Tina Powell, administrator; Eric Findlay, administrator; Lucille Keezer, administrator; and Rick Adams, administrator.



## GETTING BACK ON THE ROAD TO FINANCIAL FREEDOM

### WBLI INCORPORATED WORKS WITH PERSONAL AND CORPORATE CLIENTS

With offices in Halifax, Bedford, Dartmouth and Truro, WBLI Incorporated, Trustee in Bankruptcy, is a locally owned firm which works with both personal and corporate clients.

The staff is caring and friendly and their job is to help their clients, not judge them.

Joe Wilkie is one of the two bankruptcy trustees on staff, along with Don Leet.

"We have about 50 years of experience between the two of us," says Wilkie.

He says the first sign that somebody might

be in financial trouble is being unable to keep up with their monthly payments. He recommends as a first step, people contact their creditors to see if they can make alternate payment arrangements. WBLI offers free, no obligation consultations where they can walk people through their options. Besides bankruptcy, other possible solutions include debt consolidation and a proposal to prevent bankruptcy.

Wilkie says one misconception people have about bankruptcy is that they will lose everything.

"Most people think, 'Gee, if I go bankrupt, I'm going to lose the house and the car,'" he

says. "In the majority of cases, you don't."

Wilkie says many times, there isn't much equity in the asset, so it makes more sense for the client to continue making payments on it as opposed to just selling the asset.

"The Bankruptcy and Insolvency Act allows for that," he says.

In the case of corporate restructuring proposals, WBLI files a notice of intention to file a proposal. This gives the debtor 30 days to formulate a plan.

"They can put that in place and that will sort of freeze everybody until they get the time to formulate a proposal and we assist the business

with that too," says Wilkie.

Besides its offices in HRM, WBLI travels throughout the province to meet with clients and is affiliated with WBLI Chartered Accountants.

## ON THE WEB

On the WBLI Incorporated website, [wbli-bankruptcy.ca](http://wbli-bankruptcy.ca), there is a wealth of information concerning the warning signs of financial problems. Among the information, there is a quiz, questions to ask oneself, tips on credit card use, as well as frequently asked questions concerning the bankruptcy and insolvency process.

# U.K.'s Sun paid sources, police say

- Accusation follows launch of Sunday edition
- Inquiry shifts from press practices to corruption

Rupert Murdoch's top-selling U.K. tabloid, The Sun, had a culture of making illegal payments to corrupt public officials in return for stories, a senior police officer said Monday, as Murdoch announced that the paper's first-ever Sunday edition had sold more than three-million copies.

Sue Akers, a Metropolitan Police deputy assistant commissioner, told Britain's media ethics inquiry that the newspaper openly referred to paying its sources and that such payments had been authorized at a senior level.

Her comments came the day Murdoch's company paid former teen singing sensation Charlotte Church \$949,020 in a phone-hack-

ing settlement for violating her and her family's privacy.

Akers said Sun journalists had paid not only police officers but also military, health and other government officials. One official received a total of \$126,536 over several years, Akers said, and one journalist had been given more than \$237,255 in cash to pay his sources. She said payments




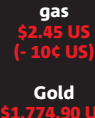
went far beyond acceptable practices such as buying sources a meal or a drink.

"A network of corrupted officials" had provided The Sun with stories that were mostly "salacious gossip," said Akers.

Akers did not indicate when or if the payments had ended, but Murdoch insisted that practices at The Sun have now changed.

THE ASSOCIATED PRESS

## Market moment

| TSX  | Dollar   | Oil  | Natural gas  |
|--|--|--|--|
|  |  |  |  |
| - 25.39<br>(12,700.38)   | + 0.05¢<br>(100.08¢ US)  | - \$1.21 US<br>(\$108.56 US)   | \$2.45 US<br>(- 10¢ US)  |
|  |  |  | Gold<br>\$1,774.90 US<br>(- \$1.50 US)   |

AP/WIDE WORLD

## U.S. business travel up in Canada

Statistics Canada says business travellers from abroad

made 650,000 overnight trips to Canada during the third quarter of 2011, up 1.4 per cent from the same quarter in 2010, with Americans accounting for the increase.

The agency says the

number of American overnight business visits rose 6.3 per cent, to 472,500, while business travel from overseas countries fell 9.6 per cent to 177,600 overnight trips.

THE ASSOCIATED PRESS

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## Proview won't back down over iPad trademark

When businessman Rowell Yang Long-san launched his own iPad-branded device in 2000, a decade before Apple's iPad, he said it received an "overwhelming market response."

But, Proview failed to hit the market sweet spot and is now deeply in debt. The company still claims trademark ownership in China over the iPad and is fighting it on multiple fronts.

THE ASSOCIATED PRESS

## Picture. Screen



► A man draws a picture on a new Samsung Galaxy Note at the Mobile World Congress, the world's largest mobile-phone trade show, in Barcelona on Monday.

MANU FERNANDEZ/THE ASSOCIATED PRESS

## Spain plays host to host of phones

## Germany gives nod to Greece's second bailout

The German parliament approved a second, \$173-billion

US loan package for Greece on Monday after Chancellor Angela Merkel warned lawmakers that it would be irresponsible to abandon the country to bankruptcy.

Although the motion was always expected to be easily approved — the final tally Monday was 496-90 with five abstentions — the idea of bailing out Greece has remained very unpopular in Germany among the public and politicians.

"The road that lies in front of Greece is long and truly not without risk," Merkel told lawmakers before the vote. "That also goes for the success of the new program — no one can give a 100 per cent guarantee of success." She insisted that "the opportunities outweigh the risks of turning away from Greece now — I believe these risks are incalculable and therefore irresponsible."

THE ASSOCIATED PRESS



## A Special Celebration for Women in Business



Join us for a networking celebration in honour of International Women's Day presented by the Centre for Women in Business and RBC.

Speakers include former MSVU President Alexa McDonough and business owner Kathy MacGillivray, founder of MaMe Maternity Inc. and President of Unison Skin Therapy Inc.

There will be light refreshments and cash bar.



**March 8th, 6:30–9:00, Summit Room, 8th Floor, World Trade Centre. Tickets must be purchased in advance at: [www.centreforwomeninbusiness.ca](http://www.centreforwomeninbusiness.ca)**

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# LOOKING FOR LOVE IN FRONT OF THE CAMERA

## SHE SAYS ...

JESSICA NAPIER  
METRO



particularly *The Bachelor*. I remember watching the first episode of the now-infamous dating show in high school. Ten years and 16 seasons later, I still love watching doe-eyed dental hygienists compete for the affections of rose-wielding Prince Charmings.

Knowing the success rate of these made-for-TV romances, you have to wonder who on Earth would ever sign up for this show?

When the national casting call for *The Bachelor Canada* came to town, I knew I had to stop by. I needed to find out how so many smart, successful, attractive women end up looking for love in the most public and potentially humiliating way possible.

When I arrived at the auditions, I was surprised and a bit disappointed to enter a room full of normal-looking

ladies. No crazy models or emotional basket cases, just average women dressed in their best first-date outfits. Where were the vapid fame whores, the mentally unstable divorcees, the hopelessly romantic cheerleaders, and why weren't any of them in evening gowns?

None of the women I saw were past their primes — many of them were barely of legal drinking age — so why were they resorting to reality television in order to find *The One*?

Rachel, a 29-year-old banker, told me that it just happens to be the right timing for her. "I'm pretty adventurous," she said, "so why not give it a try?"

Personally, I can think of a million reasons why, but I had to admire her confidence.

But how do these hopeful contestants plan on dealing with the pressure and the inevitable infighting that comes along with this not-so-monogamous dating situation? Twenty-eight-year-old Barbra told me that she might not get along with everyone on the show, but she plans on treating it like a job. "You don't necessarily like your co-workers," she said. "But you make an effort to tolerate them in order to get the job done." Maybe that's true, but your co-workers aren't hooking up with your boyfriend in an adjacent hot tub.

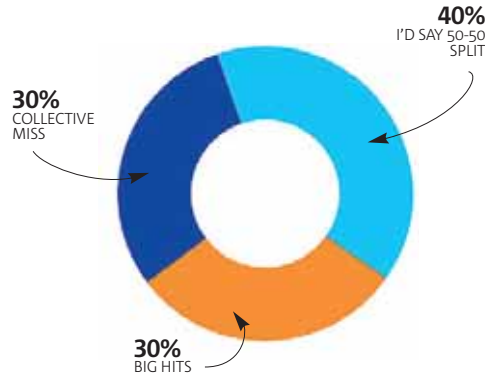
Ultimately, most of the hopeful bachelorettes were pretty sincere and genuinely hoping to fall in love. I guess if you haven't met anyone through your friends and you've failed at online dating, going in front of the camera to look for Mr. Right is just the next logical option for today's single ladies.

Read more of Jessica Napier's columns at [metronews.ca/shesays](http://metronews.ca/shesays)



Register at  
[metropolitanpanel.ca](http://metropolitanpanel.ca)  
and take the quick poll

## Oscar 2012 fashion — hit or miss?



## Local tweets



- **@JemilyEames:** Reason 1000001 why this bus strike needs to end: I'm tired of spending my evenings having conversations with my cats. #transitstrike.
- **@spencercrowmag:** #transitstrike lets hope @hfxtransit has a plan in place once this strike is over that includes rebuilding the reputation of its employees
- **@MusekalTweet:** If you're sick of the #transitstrike call your councilor. Make them understand that their \$70,000 job depends on ending it.
- **@Maelstrom78:** Strikes are an inconvenience but be thankful you live in a country where such a freedom is provided. #Halifax
- **@jdickie:** I saw a guy cruising down Oxford Street on a unicycle this morning. #halifax
- **@ADDJeff:** Uh oh! I just found out my hotel is attached to a casino! I did not know that when I booked the room. Will I go home broke? #Halifax

## Daily Zoom



SANDRO SANTIOLI/SOLENT NEWS

## River looks like unearthly tree

**ICELAND.** With an eerily enchanting landscape, this stunning photo looks like it was taken on an alien planet. But it was actually captured aboard a Cessna light aircraft flying over Iceland. Here, what appears to be a tree is in fact a river running in many different streams. **MWN**

**"There were many challenges. The first was whether I was able to endure the stress of flying in a tiny, vibrating aircraft that would dip suddenly on hitting the air currents."**

SANDRO SANTIOLI, PHOTOGRAPHER

## Shooting Iceland

- Racking up air miles. Santioli spent 70 hours of flight time to capture his images.
- Coping with the elements. Windows had to be kept open for the flight, but extreme cold then entered the cabin.
- Santioli's favourite photo? The Blue Lagoon (pictured above). It's of hot springs, but from above it looks like ants in milk.



SANDRO SANTIOLI



# 2

## scene

### Scene in brief



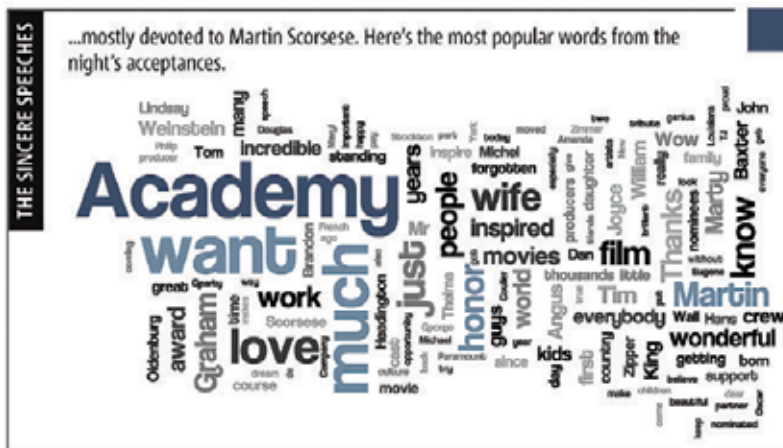
The Canadian hockey comedy *Goon* is scoring big at the theatres. Alliance Films says the hockey flick claimed the top spot at the Canadian box office this weekend. It grossed an estimated \$1.2 million. The film stars Seann William Scott and Liev Schreiber as on-ice bruisers who barrel their way through the minor leagues. **THE CANADIAN PRESS**



Singer Charlotte Church looks past phone hacking case after tabloid settlement

### OUR OSCAR FAVOURITES

Sure, *The Artist* won Best Picture. But here's what we'll remember about the 2012 Academy Awards.



**THE BIGGEST LAUGH**

The *Wizard of Oz* focus group—a reunion of *Waiting for Guffman* stars Christopher Guest, Eugene Levy, Fred Willard and more. Said Willard's audience member:

**"I DIDN'T LIKE IT TILL THEY GOT TO THE FLYING MONKEYS."**

Close second: Justin Bieber.

tonight

Frank

like

"BUT WHATEVER."

**BEST QUOTE**

—Meryl Streep, after saying America may be sick of seeing her at the Oscars.

### Billy's blackface sparks Twitter talk

Some are questioning Billy Crystal's impression of Sammy Davis Jr. in his opening number as Oscar host. As part of Crystal's opening montage, he parodied Woody Allen's *Midnight in Paris*, going back in time to the 1920s. Then Crystal, performing as Davis in blackface, popped up and suggested they go kill Hitler.

Crystal played Davis the same way many times on *Saturday Night Live* in the 1980s, but that didn't stop hundreds from questioning the bit on Twitter.

When Octavia Spencer won supporting actress for *The Help*, comedian Paul Scheer tweeted her win "shows just how far we've come since Billy Crystal performed in Blackface."



### A-Listers pack Vanity Fair's Oscar after-party

On Sunday, Vanity Fair's held its always compact A-list Academy Award after-party at West Hollywood's Sunset Tower Hotel, one of several parties following the 84th annual Academy Awards at the Hollywood & Highland Center. Starlets and Oscar nominees and winners mingled. Jonah Hill, nominated for as best supporting actor for *Moneyball*, smiled and shouted out a sassy expletive decrying his and the film's loss, surrounded by a pack of friends, including Seth Rogen.

### Sean Young arrested at post-Oscars bash

Los Angeles police say actress Sean Young was placed under citizen's arrest after a fight at the official post-Oscars party. The 52-year-old star of *Blade Runner* and *Stripes* was arrested at the Governor's Ball at 9:25 p.m. Sunday and was booked at the Hollywood police station for investigation of misdemeanor battery. City News Service says she posted \$20,000 bail and was released at 2:55 a.m. Monday. Police Sgt. Enrique Mend wouldn't give details about the incident. **THE ASSOCIATED PRESS**



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# The leg that launched a thousand memes

► Jolie's Oscar stance still subject of much talk

## THE WORD

DOROTHY ROBINSON  
SCENE@METRONOWS.CA



It's two days after the Oscars and the world isn't talking about how Billy Crystal did as a host (meh!),

who won (The Artist! A lot!), or who lost (Viola Davis, you were robbed!).

Nope. The world is focused on one thing: Angelina Jolie's leg.

Her awkward red carpet stance, in which she made sure her right leg was constantly on display through the slit in her black velvet Atelier Versace gown, is a pose that has launched a thousand Internet memes.

There's a Twitter handle — @AngiesRightLeg — that is nearing 15,000 followers with tweets like, "You have to admit I'm one hell of a leg!" and also a Tumblr account entitled "Angelina Jolie'ing," where readers can upload photos of themselves showing off their ashy thighs.

There's no reason for why she stood like that, time and time again. (My theory: Her bony leg was poking out to sniff around for a sandwich.)

But perhaps the funniest mocking of the leg came from The Descendants co-writer Jim Rash, who hit the stage with Alexander Payne and Nat Faxon to accept the award for Best Adapted Screenplay. The



► Angelina Jolie

look was quickly imitated by Rash and Faxon, but the scribes insist they weren't mocking the actress.

"She's supremely hot," Faxon said backstage at the awards show, while Rash was quick to explain his actions: "I just saw her pose and I thought, you know what, we have exactly the same legs," the writer, who also stars in the sitcom

Community, said. "It was more like, 'Oh, she's standing great, I'm going to stand like that, too.'"

Rash better watch it. No one mocks Angelina Jolie in front of her face and gets away with it. The last person to do that was Billy Bob Thornton, and we're pretty sure he's currently working at a Cracker Barrel in Parissapany, N.J.



► Jennifer Lopez

## No nip slip for Lopez

Many eagle-eyed viewers were convinced they caught Jennifer Lopez having a wardrobe malfunction while presenting at the Oscars, but her stylist, Mariel Haenn, insists there was no nipple-baring.

"The dress fit perfectly to her every inch. There were cups built in and there's no chance that there were any, how do you say? 'slips,'" Haenn posted on Twitter. "While the dress did give the illusion of sheer-ness, joke's on everyone who wishes they saw something."

► METRO

## Anne, we didn't think you were the tabletop dancing-type

While most might not think so, Anne Hathaway insists she can relate to a particularly troubled young starlet.

"Lindsay Lohan and I have more in common than people think," Hathaway tells the Sun.

"We've all done

things we shouldn't. It is just that I did stuff at college when nobody knew about it, so I'm not a saint. I wasted time doing self-destructive things."

And exactly what sort of self-destructive things are we talking about here?

"I found you can only dance on so many tabletops," Hathaway says.

"I got all that out of my system and I am healthy and grounded."

► METRO



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- 5 Gym Class Heroes Yourself Back Home
- 4 Flo Rida Good Feeling
- 3 Rihanna You Da One
- 2 Adele Set Fire To The Rain
- 1 Drake Ft Rihanna Take Care

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# 3 life



Health Canada reviewing MS drug  
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side Canada

## How to \$tay \$ane

► You worry about money — maybe a little too much ► Charles Richards, psychotherapist and author of *The Psychology of Wealth*, tells us how to find the balance



**ROMINA  
McGUINNESS**  
LIFE@METRONEWS.CA

METRO WORLD NEWS IN LONDON

On this page, we often write about relationships — with food, exercise, significant others. But it's time we addressed a topic that's equally influential, and sometimes completely dysfunctional: your relationship with money.

According to Charles Richards, author of *The Psychology of Wealth*, money doesn't just indicate power, but has power — we are infused by its energy. And if you're not prepared to manage that energy constructively, it will manage you, often negatively. Here are four typical situations on how to deal.

**I've lost my job and my money. How can I find the will to live?**

"Situations can change in a heartbeat, so when your identity is tied to what you have or what you do, it's a dangerous place to live from," says Richards. "If

being rich, popular and successful gives you meaning and for some tragic reason you can't be that person anymore, you could think your life is over. Connect with a deeper part of yourself (spiritual belief or meditation) that goes beyond what you have and what you do."

**I'm petrified of failure.**

"Don't let fear of failure stop you from moving forward," says Richards. "Successful people fail many times but they just persevere and take full responsibility for what is going on. Failure is a problem but there's always a way out of it, just as long as you use a little initiative to find out what that is."

**All I want in life is to make money. Is that healthy?**

"You can be rich financially but have a poverty of soul if that wealth is just self serving. Anyone aiming for greater financial success should serve a higher purpose (philanthropic or spiritual, environmental or health)



### The biggest losers

One third of multi-million dollar lottery winners lose all their new-found wealth — and often end up worse off than before they won.

**\$5.4M** Evelyn Adams hit the jackpot twice but that didn't stop her from wasting winnings on her gambling addiction. She ended up broke and living in a trailer park.

**\$1.9M** Welshman Luke Pittard spent it all on a trip to the Canary Islands, a house and a wedding. And just 18 months later he was flipping burgers at McDonalds.

**\$93K** Lindsay Lohan didn't exactly win the lottery but being a child star is similar in the luck department. Celebrity website TMZ reports that the actress hasn't paid her 2009 income tax, let alone 2012.

or strive to empower others."

**All this recession talk is making me anxious. How can I stay upbeat despite the current financial turmoil?**

Stop listening to the messages of doom and gloom all the time. "Do you want it to be your reality? No, so shut out the drumbeat that comes from the media. Yes, there's a reality to what's going on but if you allow yourself to be influ-

enced by the media bombardment about financial meltdown and hardship then it's going to become a reality for you. Don't assume it's going to become your truth and it won't."

**I'm in financial trouble — I can't think, I can't sleep and I'm super stressed!**

You can't ignore the practical reality. You have to face it head on.

"Make a plan with clear

goals to ease the stress and turn the situation around. This will take discipline, delayed gratification, practical thinking and decision-making. Financial challenges can be positive in that they stimulate creativity as you are forced to find a way out. Once your self worth is healthier you tend to be more expansive in your thinking. You won't be successful until you are willing to take responsibility."

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### Best Health Minute



**BONNIE MUNDAY,**  
EDITOR-IN-CHIEF,  
BEST HEALTH  
MAGAZINE

### Health Risks Your Nails Reveal

Experts say that our fingernails can show warning signs of underlying health problems. We had freelance writer Michelle Villett look into this in the most recent issue of Best Health magazine.

#### Ridges

Vertical ridges are common as we age, but if you see horizontal ridges, talk to your doctor; it could indicate respiratory disease, malnutrition or even heart attack risk. They could also be triggered by a deficiency of B vitamins. Anneke Vink, a registered dietitian we consulted, says that increasing your intake of B vitamins could help (meat, poultry, fish and dairy products are rich in B vitamins).

#### Brittle Nails

The cause is genetic. Keeping nails short and using a nail hardener can protect them from splitting or snagging. And getting enough calcium can help, too; for most women ages 19 to 50, the recommended daily amount is 1,000 mg.

#### Hangnails

These are likely caused by a lack of folic acid or B and C vitamins, says Vink. But they can also be caused by picking or pushing cuticles back. Boost vitamin B and C intake, and trim away hangnails.

#### Yellowish Nails

Smoking can cause this, as can using nail polish without a base coat. If neither of these apply to you, see your doctor, as it could indicate liver problems. Otherwise, buffing can help, but the only way to get rid of the yellow is to let it grow out.

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# An array of satisfying eats

► Clay West Bar & Grill has something for everyone — from wings to salad

## LUNCH RUSH

VALERIE MANSOUR  
FOOD@METRONWS.CA



Bayers Lake has never been a dining destination. Now, the newly-opened Clay West could change that.

Chicken Clubhouse Mac and Cheese (\$11) is succulent with roasted chicken and bacon mixed with three cheeses and a tomato slice on top.

The chosen accompaniment — the amusingly-named salad, Rabbit Food — has fresh celery, carrot, apple and fennel tossed with greens, sunflower seeds and a lime poppy dressing.

The good sized Chicken Wings (10 for \$11) are golden, crispy and perfectly done.

NS Seafood Chowder (\$9) is delicious with bits of lobster, shrimp, scallops and haddock in a cream base with dill.

Half Pizza and Salad combo (\$10) is a great



► Chicken Wings (10 for \$11)

deal. I choose the marinated veggies and goat cheese with balsamic reduction. Yum.

A fresh and light Caesar Salad is my side choice.

My companions and I

are full, but can't resist sharing Chocolate Silk Pie — the kind of rich dessert you shouldn't eat alone.

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TUESDAY, FEBRUARY 28, 2012

## RRSP GUIDE



# Down to the wire

## Last-minute investing advice



The clock is ticking down to midnight Feb. 29, the final deadline to make your 2011 RRSP contribution. And while there are people who wait until the waning hours to invest, the experts caution against doing so.

"You don't want to rush something as important as your retirement savings and financial future," says Joel Neynens, a certified financial planner and the vice-president of Gordon

Stirrett Wealth Management in Halifax.

Neynens offers the following last-minute investing tips:

**Allocate your RRSP to a "cash position."** When you hand over your RRSP funds to your banker or financial adviser, you don't have to choose on the spot how you want them to be invested.

"Don't feel like you have to decide what type of asset class you have to invest in right away," says Neynens. This way, the

**"You don't want to rush something as important as your retirement savings and financial future."**

JOEL NEYENNS, CERTIFIED FINANCIAL PLANNER AND  
VICE-PRESIDENT OF GORDON STIRRETT WEALTH MANAGEMENT

money will sit in the "cash position" portion of the account until you are ready to make an investing move. "There's no time limit to doing so," says Neynens. "And you'll still get an RRSP tax receipt."

The major downside to this approach is that if you

keep the funds in the cash position for an extended period, you won't get the potential rate of return you would if you have invested them.

**Get professional advice if you need it.** If time is of the essence and you are

not comfortable handling your own finances, it's important to seek professional advice — especially if you are just starting to save for the future.

"New investors are often trying to get a handle on what RRSPs and what investments are eligible," says Neynens. "It can be quite confusing."

**Don't get down to the wire.** Even though the RRSP deadline is midnight, "unless you're investing online, you really only have until whatever

### More info

► For information about how to set up a registered retirement savings fund, make contributions to an RRSP, receive income from an RRSP, how to make withdrawals from an RRSP and more, visit the Canada Revenue Agency's website at [cra-arc.gc.ca](http://cra-arc.gc.ca) and type "RRSP" in the search box.

time the bank or your financial adviser's office closes on deadline day," says Neynens.



# Thinking about your child's future



With just a few days until the deadline for the RRSP contribution, many families are looking at their savings and wondering if they should use the money for their RRSP or open a registered education savings plan (RESP) for their children?

It's not always an easy decision.

"You really have to look

at it not just from a retirement savings, mortgage or education plan point-of-view, but from the entire context," says Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

If education savings is a goal, he suggests making an RRSP contribution and, with the tax deduction, use the money to contribute towards your children's education.

**"An RESP is a dedicated savings plan for your child's education and you get a government grant ..."**

An RESP is a dedicated savings plan for your child's education and you get a government grant, says Williams. It's also tax-deferred saving so there are no tax implications on any of the growth while it's in the plan.

"We have RESPs for both of our kids," says Jill Briggs, a Toronto mom with two boys, Henri, 8, and Elliot, 6.

"We believe that the cost of post-secondary education will be very high by the time our kids are at

that stage, and we wanted to ensure that we can afford to send them without crippling ourselves financially. But we also want to be able to help them with the cost so that they don't graduate with huge debt as well."

While there aren't immediate tax benefits, says Jason Round, head of financial planning support for RBC Financial Planning, when you make a contribution, the govern-

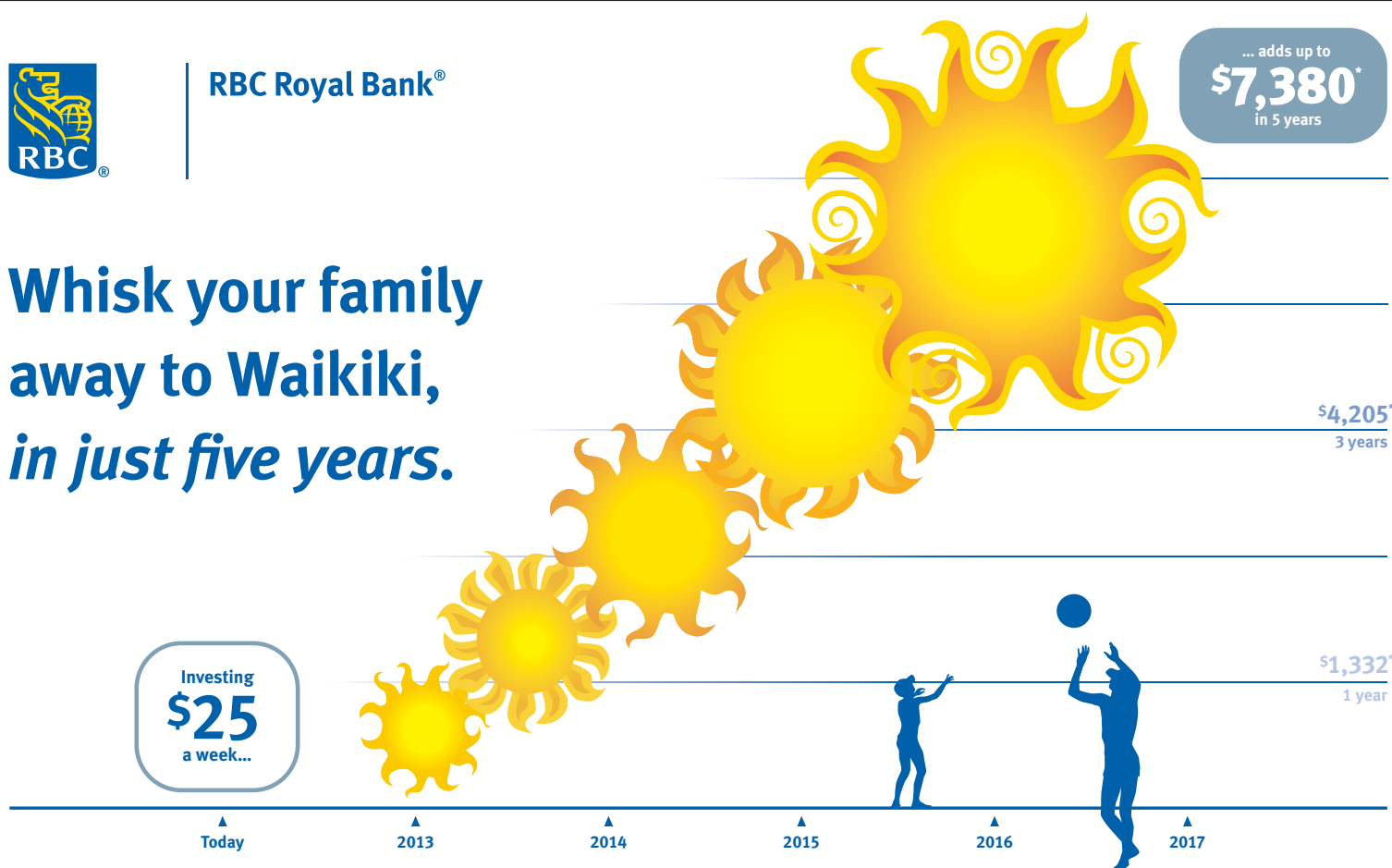
ment will contribute up to \$500 under the Canada Education Savings Grant Program into the plan — and that's free money.

The negative is the RESP can only be used for education. If your child doesn't use it for post-secondary education, even though you can take out the amount you have contributed, you have to repay any grants you received and there might be penalties as well.



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# Opportunity in Disguise

▶ Missing this year's RRSP boat doesn't mean financial ship will sink



If you don't make this year's RRSP contribution deadline of midnight Feb. 29 and you are hoping there is a grace period post-deadline, you will be out of luck. But arriving late to the investment party can be an opportunity in disguise.

"Trying to scramble to invest in an RRSP at tax time is challenging," says Joel Neynens, a certified financial planner and the vice-president of Gordon Stirrett Wealth Management in Halifax.

Instead, Neynens advises paying yourself first throughout the year. "If you have a consistent monthly income, monthly contributions are ideal," he says.

If you don't have fixed monthly earnings because you are self-employed, you could set up a separate bank account and sock RRSP funds into it whenever you have a windfall. Then you will have to summon the self-discipline to resist the temptation of using those funds for non-RRSP-related reasons.

Assessing your whole financial picture, either on your own or with a financial adviser, is a good idea at least once a year. That way, if you suddenly become widowed or divorced, or you inherit or win a large sum of money, you will be sure that some of it will be directed to your RRSP before you start shopping.

Whether you have a partner or children will al-



so affect your financial snapshot.

If you are lucky enough to get an income tax refund this year, you could roll it into next year's RRSP. "The key is to not use it for discretionary spending," says Neynens. "Generally, if the money is in front of you, you'll want to spend it. So

hide it in that separate bank account and forget about it."

That doesn't mean you shouldn't take a well-deserved vacation for working so hard, but maybe it will mean the difference between a family trip to Disneyland and a camping trip close to home.

When next year's deadline is looming, try not to wait until deadline day to hand over your cash. The sooner before the final moment you can do so, the better prepared you will be. And being organized and committed to saving is key. "It's a case of paying yourself first ahead of oth-

er things and prioritizing your wants versus your needs," says Neynens.

"It's all about choices. You have to ask yourself whether HDTV is more important to you than saving for retirement. Then get ready to sharpen your pencil and ask yourself, 'Do I really need this?'"

## Which choices will make cents for you?



The big question around this time of year is ... should you contribute to your RRSP or use the money to reduce debt?

Here are some things to think about.

### RRSP

An RRSP investment, says Jason Round, head of financial planning support for RBC Financial Planning, provides some sense that you will achieve a certain rate of return based on the level of risk you are willing to take on.

There is also an immediate tax deduction.

Also, if you are a higher income earner and you expect that during retirement you are going to earn less, then that would be significant motivation, too, says Round.

Peter Drake, vice-president, retirement and eco-

**"One common strategy is to make an RRSP contribution (which addresses retirement savings) and then use the tax refund to pay down debt."**

nomics research, Fidelity Investments Canada, says if you start early, even if you only make a small contribution, that money is working for you over a longer period of time. And you need to save less. You also get into the important habit of saving for retirement.

### DEBT

When debt is non-constructive (you are using it to buy a car, house, go on a



vacation, etc., and you pay interest charges every month), clearing debt should be your first plan of attack, according to Anthony Williams, vice-presi-

dent of academic affairs, Canadian Institute of Financial Planning.

For example, if you owe \$1,000 on a credit card that has an interest rate of

20 per cent, you would save 20 per cent in after-tax dollars. "That's compelling when GICs are paying next to nothing, the stock market is up and

down, mutual funds up and down. Where are you going to get a 20 per cent return after tax and, for some people, 35 per cent rate of return before tax?"

But remember — if you just pay off debt you may at some point have to go back into debt to make up for the fact you didn't save.

### WHAT TO DO?

One common strategy, says Williams, is to make an RRSP contribution (which addresses retirement savings) and then use the tax refund to pay down debt.

### HOUSE RICH?

Retired with a paid-off house but little savings? You can rent part of the house out if possible, says Drake.

Or sell the house and rent or invest the money in a less expensive home. You could also get a reverse mortgage or a line of credit.



# When do you start income planning?



At a certain point in life, financial experts advise that you will have to start “income planning” for retirement as opposed to just saving.

“Essentially, you’re looking at what piles to put your money in and when to start shifting it around,” explains Jason Round, head of financial planning support for RBC Financial Planning.

The registered retire-

ment income fund (RRIF) can play a big role in this exercise. The RRIF is a tax-deferred plan that generates income from the savings you have accumulated in your RRSP.

The government requires that RRSPs be converted to RRIFs by Dec. 31 of the year the plan owner turns 71, if not earlier. Then you have to start making withdrawals in the year following conversion, says Pound, and there is a legislated minimum based

## By the numbers

▶ **Canadians aged 18-34** still trail baby boomers in RRSP ownership and contribution rates, according to RBC’s

on your age.

The biggest reason to convert RRSPs to RRIFs early is you need income.

But what’s important to know is that if you convert to a RRIF and start taking minimum payments, you won’t have withholding

22nd annual RRSP poll.

While 43 per cent of younger Canadians now hold RRSPs, this number still lags behind the 69 per cent of boomers with RRSPs.

taxes taken off by your financial institution, says Round.

For the average retiree — and 62 is the average retirement age now in Canada — converting RRSPs to RRIFs when they retire and long before the age 71

deadline means “you will reduce the amount you’ll have to balance later on when you’re entitled to old age security.”

The funds withdrawn from RRIFs turn into taxable income and may impact how much old age security you can get.

## Annuity or RRIF?

When you convert your RRSPs, you can put them into a RRIF or an annuity.

An annuity provides a certain sum of money regu-

larly, explains Peter Drake, vice-president, retirement and economic research, Fidelity Investments Canada. It also provides a high degree of certainty.

“The downside of an annuity,” says Drake, “is you no longer have access to that capital.”

A RIFF, on the other hand, lets you maintain control over how the money is invested. There is a minimum withdrawal that you have to take each year and it is taxed.

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## GET YOUR RRSP ON

## FUN AND FRUGAL

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You only have until tomorrow to make your RRSP contribution for the 2011 tax year; Feb. 29, 2012 is the official deadline. Short on contribution cash? Consider an RRSP loan. Currently, RRSP loans have attractive interest rates, hovering near prime, and have flexible repayment plans. But, it only makes sense to take out an RRSP loan when the taxable benefit you receive from your RRSP contribution is greater than the amount of interest you'll pay on the loan. To help figure out if it's worth it, see an adviser.

The largest benefit of an RRSP loan is that the more you contribute, the more

you'll earn through compounded returns. Let's say you decide not to borrow \$10,000 to maximize your RRSP at age 30. That \$10,000 compounded at nine per cent for 25 years adds up to \$86,000 before tax when you're 55. Thus, you would miss out on \$76,000 of compounded returns. Meanwhile, your \$10,000 RRSP loan at six per cent interest, paid off over 12 months, would cost you less than \$350 in interest. Calculate your own borrowing scenario on bankrate.com. You're a good candidate for an RRSP loan if:

- You don't have enough cash to make an RRSP contribution by Feb. 29, 2012
- You have a job and can afford to pay the loan off within 12 months
- You have left over contribution room within your RRSP
- You don't have significant consumer debt; in excess of \$5,000.

## You buy it, you sell it

## ON MONEY

ALISON GRIFFITHS  
MONEY@METRONEWS.CA



It used to be that prospective homebuyers would zero in on three places while searching for added value — kitchen, bathroom and rec room. A kitchen island, separate shower and finished basement, preferably with a tiki bar, were guaranteed to draw offers.

Then along came whirlpool tubs, children's wings, great rooms and soaring foyers. But what comes around goes away in the real estate market.

Today, value-conscious buyers and profit-conscious builders are opting for less is more. On the wane are sunrooms, outdoor kitchens, two-storey family rooms and media

rooms.

But popular once again are basics such as well-planned spaces, storage and functional (not necessarily fancy) outdoor areas.

The lesson for those house shopping this spring — in the still mostly vibrant Canadian real estate market — is to spend your money on features that are difficult or expensive to add later. The right choices now will pay off when you become a seller. According to a 2011 AVIDBuilder.com survey, Canadian buyers are most eager for the following three home features or qualities:

**1. Efficiency** The soaring foyer may look great but give it a pass if re-sale value is important. Two-storey rooms and open fireplaces also have reduced appeal because of rising heating costs.

**2. Spaces not rooms** The number of rooms or over-



▶ Alison's money rule: When home shopping, focus on good bones to achieve the best bang for your real estate buck.

all square-footage is less important than how they fit together. Increasingly buyers are drawn by a home's flow and utility rather than its statistics.

**3. Green, green, green** This includes not only energy efficiency in windows, appliances and insulation, but also green building products to reduce or eliminate concerns over toxicity.

There are three specific home features Canadians adore:

1. Walk-in closets
2. Linen closets

**3. Family-style kitchens**

While the survey was primarily focused on features desired by Canadians shopping for homes south of the border, they hold true in every real estate market over time.

Conspicuous consumption in a home can appeal temporarily, but if you are shopping for the best value, pay attention to the basics.

ALISON GRIFFITHS IS THE AUTHOR OF **COUNT ON YOURSELF: TAKE CHARGE OF YOUR MONEY. REACH HER AT ALISONGRIFFITHS.CA OR GRIFFITHS.ALISON@GMAIL.COM.**

## TOBOGGAN DILEMMA

## CHARLES THE BUTLER



ASKCHARLES  
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FOR MORE, VISIT  
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Dear Charles,  
Last weekend we borrowed a plastic toboggan from the neighbours. The kids did run over some rocks that damaged the underside of the neighbour's board. As soon as we got home, we went to the store and bought a new one for them, since we damaged theirs. Now for the dilemma: I intended to give to the neighbours both the old and the new toboggan. But my husband thought, since we are replacing the old one with a new one, we should keep the old one. This has become an interesting debate in our neighbourhood now, with every man on the street indi-

cating they would keep the old one (just like an insurance company pays you money for your damaged car and then keeps the car). Every woman on the street thinks that the original should be returned, though (we didn't own the original, so we can't just claim it as ours. As well, it is still 'useable' — so why should I end up making a 'profit' from damaging the original and get to have a spare board now). Can you help? Thank you! Julia

Dear Julia,

I don't know why but this seems like such a simple and clear-cut discussion. No, you cannot keep the damaged toboggan because you are not an insurance company,

and your neighbour did not have this item insured with you.

Thus you cannot apply the same rules and logic from the insurance company to yourself.

It was absolutely correct to purchase a replacement and return the new and broken toboggan to your neighbour.

Glad nobody was hurt, and sounds like everyone had a good time!

HAVE A QUESTION? EMAIL CHARLES AT ASKCHARLESTHEBUTLER@METRONEWS.CA.



## Make someone #Happy now

► Wherever you're reading this, you can easily change someone's day ► It just takes few seconds

## ON PUBLIC TRANSIT

Anyone can do it

Right before you get off, say something nice, without being creepy, to someone who looks like they deserve it today. Then walk away gracefully, so they're not threatened, but left with a happy thought.

## For the truly bold

Start a game of telephone. Say to the person next to you: "Have a great day, pass it along," and have them tell the person next to them. This may work better in the evening, since people may be less grumpy.

## For the insanely #happy

Try to create a viral video right on the spot. Get the whole subway car, bus or ferry singing a happy song, or to do a kick line — what-

## Which did you do? What happened? Tweet it today with #Happy.

ever won't get you arrested. This may be corny. But it has also made others money off YouTube. You could affect the world.

## ON THE STREET

Anyone can do it

Look up in the sky, or high atop a building, craning your neck, appearing really absorbed. When someone stops and asks what you're looking at, use the opportunity to say something nice to them.

## For the truly bold

Right now, use your smartphone to find the nearest thrift store, homeless shelter or some other charitable organization. Walk in

with a small amount of cash. Donate the cash.

## For the insanely #happy

Drop everything you're doing, tell someone you underappreciate to do the same, and then treat them to a surprise day or manicures, movie — something you wouldn't normally do on a Tuesday.

## AND FINALLY

If you're rolling your eyes at these ideas, cynically wondering what moron would do any of them, please come up with something better and tell us about it. Tweet it, too, with #Happy. It would make Metro smile. ● MWN





# THE VALUE VILLAGE CYCLE

CREATAS IMAGES/THINKSTOCK

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There are many ways consumers can make small changes in their daily habits in order to have a positive impact on the environment, from switching to energy-efficient light bulbs and eco-friendly cleaning products to carrying reusable shopping bags.

What many don't realize is that one of the easiest ways to "go green" is by

shopping thrift. When you shop at Value Village stores and donate reusable items to its non-profit partners, you are keeping goods out of landfills and giving old treasures new life.

"We know millions of families are already starting to clear out their clutter with spring cleaning," said Tony Shumpert, vice-president of recycling operations for Value Village. "By do-

nating these items, instead of simply throwing them away, you can give back to your community and save quality goods from polluting the Earth. In fact, Value Village operates one of the largest recycling programs in the world, keeping more than 500 million pounds of goods out of landfills last year alone."

So how does it work?

## DID YOU KNOW?

Value Village buys its merchandise from more than 60 different non-profit offices across Canada. This unique relationship helps support the community programs or each non-profit and also creates more jobs.

Every Value Village location partners with a charitable organization in its community, such as the Canadian Diabetes Association. All year round, each store pays its non-profit partner for every donated item, including clothing, housewares, books and more — turning otherwise unused goods into sustainable funding that supports vital community programs and services. Customers can either call the non-profit for a pickup or drop off their items at the convenient Community Donation Centres located at every Value Village.

The highest-quality items are value-priced and displayed on Value Village's sales floors for purchase, while merchandise not suitable for resale is responsibly recycled — with most items being sold to developing countries and material wholesalers.

For more information on Value Village's non-profit partnerships and recycling efforts, or to find a Community Donation Centre near you, visit [valuevillage.com](http://valuevillage.com).

## GIVE IT UP... for good

Help the community and planet Earth by donating your reusable clothing and household items at the Community Donation Centre located at Value Village. Value Village pays local nonprofits every time you donate. Plus you'll be helping to keep reusable items from ending up in landfills. So you can feel great when you donate!

- To find a Community Donation Centre near you or to see if home pick-up is available in your area, visit: [www.valuevillage.com](http://www.valuevillage.com)

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4  
sports

## Sports in brief



Forward Andrew Gordon of Porter's Lake is on the move, dealt Monday from the Anaheim Ducks to the Vancouver Canucks for blue-liner Sebastien Erixon.

In 37 games this season with the Ducks, Gordon had two goals, three assists and a minus-10 rating.

● METRO

# Challenging 'the big boys'

► Predators make moves with eyes on Stanley Cup ► Kostitsyn brothers reunited in Tennessee

The Nashville Predators and Vancouver Canucks added some reinforcements for a playoff run, while Rick Nash's wish for a deal didn't come to fruition Monday as the NHL trade deadline passed without any blockbuster moves.

Having won a playoff series for the first time in franchise history a year ago, the Predators are looking to take the next step by beefing up the offence with left-winger Andrei Kostitsyn and two-way forward Paul Gaustad. Nashville also acquired defenceman Hal Gill earlier this month and sits in fifth place in the Western Conference.

"I think with these trades we've certainly given us a chance to play with the big boys this year when we get in the playoffs," Predators general manager David Poile said.

The Canucks, sitting atop the NHL standings with 19 games left in the regular season, made three deals that added four players: Checking-line centre Samuel Pahlsson, rookie forward Zack Kassian, defenceman Marc-Andre Gragnani and forward Andrew Gordon.

The Predators spent the future for the present, sending a 2012 first-round draft pick and a 2013 fourth-round pick to the Buffalo Sabres for Gaustad. Kostitsyn, who will be reunited with his brother Sergei in Nashville, came from Montreal for a second-round



► Brothers Andrei, left, and Sergei Kostitsyn, once teammates in Montreal, will join forces again in Nashville.

and conditional fifth-round pick in 2013.

The Blue Jackets did make one move, sending Pahlsson to the Canucks for minor-league defenceman Taylor Ellington and two 2012 fourth-round picks.

Vancouver also shipped rookie centre Cody Hodgson to Buffalo for Kassian. Defenceman Alexander Sulzer also went to the Sabres for Gragnani.

**"Everybody pays their prices at different times. Most clubs pay big money at July 1. We haven't been too notorious in doing that."**

PREDATORS GM DAVID POILE

In other moves Monday:  
— Boston acquired for-

ward Brian Rolston and defenceman Mike Mottau from the New York Islanders for prospects Yannick Riendeau and Marc Cantin.

— San Jose received left-winger T.J. Galiardi, left-winger Daniel Winnik and a 2013 seventh-round pick from Colorado for left-winger Jamie McGinn, centre Mike Sgarbossa and left-winger Mike Connolly.

## Nash stays put



The Columbus Blue Jackets have kept their captain — for now.

- Rick Nash will finish the season in Columbus despite asking general manager Scott Howson to be traded.
- "The price was too high and I don't apologize for that," Howson told reporters at Nationwide Arena in Columbus.
- Howson said Nash requested a trade sometime in late January, a move he said took a while to digest.
- But the GM, whose team has the league's worst record, added that the Blue Jackets "don't have to trade Rick Nash."

THE CANADIAN PRESS

— Edmonton sent defenceman Tom Gilbert to the Wild for blue-liner Nick Schultz. Schultz, the longest-tenured athlete among Minnesota's four major professional teams, was teary-eyed when he spoke to reporters.

"Basically all I know is being here, playing here and being part of this team," he said.

THE ASSOCIATED PRESS

## Canadiens GM betting on the future

In Pierre Gauthier's view the Montreal Canadiens finished the trading deadline with bargaining chips for the future.

Only 10 days after Montreal traded defenceman Hal Gill to Nashville, the two teams partnered up again at the trade deadline Monday with the Habs sending winger Andrei Kostitsyn to the Predators for a second-round pick in the 2013 draft.

While the move wasn't as splashy as some might

have wanted, the Canadiens general manager pointed to the fact that the team now has in place a plethora of draft picks over the next two years.

"We have a number of chips to play with, an extra pick in the coming draft, two extra picks in the following, so we have an opportunity to improve," said Gauthier.

Kostitsyn, meanwhile, is reunited with his brother Sergei in Nashville after playing his entire

**"I think with Kostitsyn gone it will be an opportunity for people to grow into the role he was playing."**

PIERRE GAUTHIER

career with the Canadiens.

"Kostitsyn absolutely did not ask to be traded," said Gauthier. "He was very proud and told us

very clearly that he was proud to play for the Montreal Canadiens. This was his original club and he did very well over the length of his career. Maybe he was somewhat of a streaky player but, at the end, he was a player for us. When we get to these times, we usually evaluate how we are going to go forward and we thought that going forward, he was not going to be part of it. That was our decision and that's why

we made the trade."

Gauthier, who recently had been rumoured to be out of the decision-making, adamantly dismissed such chatter.

"I don't pay attention to rumours," Gauthier said. "Nobody told me about that and there is nothing like that going on. It's business as usual as far as the decision-making process and if it's changed, nobody told me."

THE CANADIAN PRESS



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# Winning ways end for playoff-bound Rainmen

► Halifax uses late-game run to force overtime against Moncton, but can't finish off comeback in extra frame

The Halifax Rainmen will have to wait for another game to clinch home-court advantage in the National Basketball League of Canada semifinals.

Halifax dropped a 95-94 decision to the host Moncton Miracles on Monday night to snap a three-game winning streak and miss a chance to clinch second place in the league.

The Rainmen, who drop to 21-13, still have two more games to clinch the No. 2 spot, including their final home game of the regular season on Thursday night in a rematch against the last-place Miracles at 7 p.m.

Halifax will be facing the Quebec Kebs in the best-of-three NBL semifinals. Quebec can clinch home-court advantage in the series if it wins its final regular-season game and Halifax loses its last two. The Rainmen own

## Levett takes top weekly honours



Halifax Rainmen forward Tyrone Levett was named

the National Basketball League of Canada's player of the week on Monday.

- In three games, Levett averaged over 17 points per game as Halifax went 3-0.
- "Tyrone has been playing tremendous basketball," Halifax Rainmen President Andre Livingston said in a release. "He has positioned himself as a leader both on and off the court and is extremely deserving of his honour."

the tie-breaker against Quebec.

In the loss to Moncton last night, Eric Crookshank finished with a team-high 18 points and 12 rebounds. Four other Rainmen finished in double-figure scoring, including Lawrence Wright with 15.

Halifax shot a dismal 29 per cent from the field on

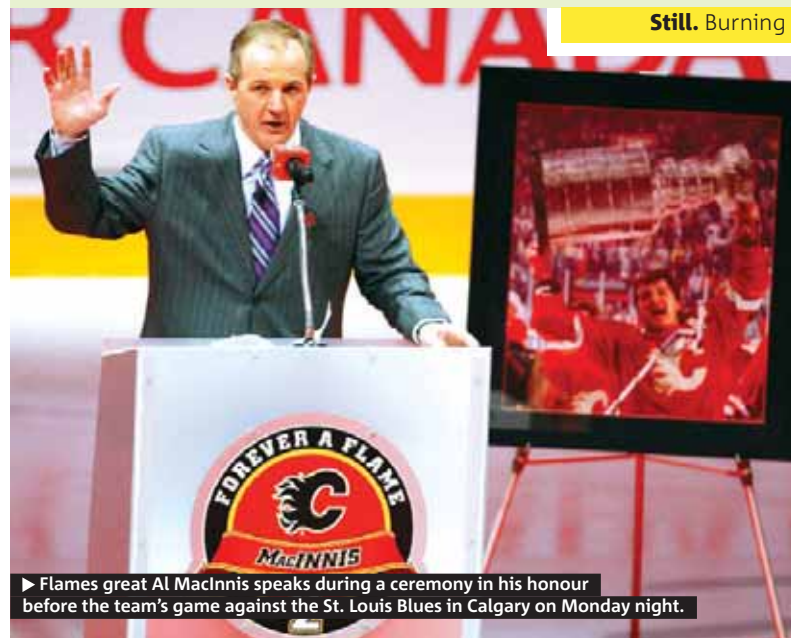
31-of-105 shooting and needed to outscore Moncton 26-15 in the final quarter to force the extra session.

Boubacar Coly had 20 points to pace the Moncton attack.

After their game Thursday, the Rainmen close out the regular season on Sunday in Saint John.

● METRO

## Still. Burning



► Flames great Al MacInnis speaks during a ceremony in his honour before the team's game against the St. Louis Blues in Calgary on Monday night.

JEFF MCINTOSH/THE CANADIAN PRESS

## Flames honour legend MacInnis

The Calgary Flames welcomed back the MVP of their only Stanley Cup-winning team during Al MacInnis Night. The native of Port Hood, N.S., was honoured with his family and several former teammates by his side. MacInnis, who spent his first 13 NHL seasons in Calgary and then 10 more with the Blues, became the first player honoured under the "Forever a Flame" program.

## Dal brings Fraser on full-time

Sean Fraser can say goodbye to the interim tag with the Dalhousie Tigers women's hockey team.

On Monday, the school announced the

appointment of Fraser as the team's head coach.

Fraser was serving this season as the team's interim bench boss after six years as an assistant.

The Tigers are one of six teams competing this weekend at the AUS women's hockey championships at Dalhousie Arena. ● METRO

# Red Sox captain Varitek set to retire, says source

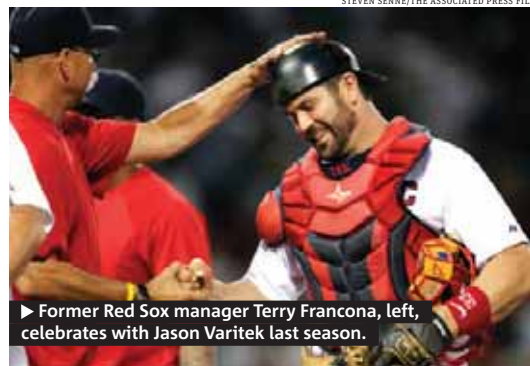
The Boston Red Sox are saying goodbye to their captain.

Catcher Jason Varitek has decided to retire after 15 seasons with the Red Sox, a person familiar with the decision told The Associated Press on Monday night. The person requested anonymity because Varitek had not made an announcement.

The Boston Globe first reported Varitek's decision.

Varitek is expected to make it official Thursday at Boston's spring training camp in Fort Myers, Fla.

A first-round draft pick in 1994, Varitek came to



► Former Red Sox manager Terry Francona, left, celebrates with Jason Varitek last season.

Boston with Derek Lowe in a trade from Seattle for Heathcliff Slocumb in 1997 and spent his entire big-

league career with the Red Sox. He caught four no-hitters, made three all-star teams and won two World

## 1,488

Jason Varitek surpassed Carlton Fisk for most games caught in a Red Sox uniform back in 2006 and finished with 1,488 games behind the plate.

Series titles.

Varitek has a career average of .256 with 193 home runs and 757 RBIs. His best statistical season came in 2003, when he hit .273 with 25 homers and 85 RBIs.

THE ASSOCIATED PRESS

## Sports in brief



## Daytona 500 red-flagged due to jet-fuel fire

NASCAR. First came the rain. Then came the fire.

Everything that could go wrong with this Daytona 500 did go wrong, and the first NASCAR race in prime-time television will be remembered for everything but the

eventual winner.

Journeyman driver Dave Blaney was leading when a problem with Juan Pablo Montoya's car sent him spinning into a safety truck.

The truck, which holds 200 gallons of jet kerosene, burst into flames. Montoya's car slid into the grass, and he gingerly climbed from it as fire trucks rushed to the scene. The inferno raged on, and NASCAR red-flagged the race with 40 laps remaining.

NASCAR officials were examining the track surface to determine whether the race could continue. It was par for the course for this Daytona 500, which was postponed for the first time in NASCAR's 54-year history because of rain all day Sunday at the track. THE ASSOCIATED PRESS

## HELP WANTED

## Medical/Dental



RJF Healthcare is currently seeking CCA's, Home Support Workers, RNS, LPNs and Specialists in Paediatrics Home Care to work in homecare and institutional settings. We offer casual to full time, days, evenings and night shifts. We offer competitive wages and flexible schedules. A leader in the home and institutional healthcare field, RJF only recruit reliable, caring, professional and compassionate individuals. If you are currently a certified CCA or are currently enrolled as a Nursing Student, we have work for you today! For more information on our CCA training program or career opportunities at RJF Healthcare please contact [darlene@rjfhealthcare.com](mailto:darlene@rjfhealthcare.com) T: 425-4031, F: 425-8848 [www.rjfhealthcare.com](http://www.rjfhealthcare.com)

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[bob.silverstein@jan-pro.com](mailto:bob.silverstein@jan-pro.com)



## Domestic Jobs Wanted

Looking for maintenance/house keeping person for motel. Must have more than 1 year exp.  
902-443-9341

## Missed Connections

## MERCHANDISE

## Merchandise for Sale

- \$900bo - four black leather chairs - need to be cleaned
- pick up only \*need gone asap\*
- plastic284@hotmail.com

## Merchandise Wanted

**MOVING? DOWNSIZING? CLEARING AN ESTATE?**  
I buy all kinds of old/antique items. Jewelry, Toys, Silver, Art, China, Retro, Furs, Teak, Pine, Military etc. Call for full list. I make house calls.  
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## Dogs

CAVALIER/SHIH TZU mix  
2 left, 4 months old \$275.00 each  
CAVALIER KING CHARLES SPANIELS  
2 left, 1 M, 1 F \$500 each  
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## Personals

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902-718-6281

## Missed Connections

## Business Personals

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ZAP Your cravings with laser therapy!  
Feb/Mar Special  
(Some conditions apply)  
20yrs exp 452-3138

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Palm, tarot cards, help on all life problems, love, marriage, business, health, separation & depression 453-2315

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[www.resiliencemediation.com](http://www.resiliencemediation.com)

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## Missed Connections

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## ANNOUNCEMENTS

## Spiritual

Thank-you a PRAYER to the Blessed Virgin (Never Known to fail.)  
"Oh most beautiful flower of Mt. Carmel, fruitful vine, splendor of Heaven, Blessed Mother of the Son of God, Immaculate Virgin, assist me in my necessity. Oh Star of the Sea, help me and show me you are my Mother. Oh Holy Mary, Mother of God, Queen of Heaven and earth, I humbly beseech you from the bottom of my heart to succor me in necessity (make request). There are none that can withstand your power. Oh Mary, conceived without sin, pray for us who have recourse to thee (say three times). Holy Mary, I place this prayer in your hands (say three times). Amen." Say this Prayer for 3 consecutive days and then you must publish it and it will be granted to you. -CL



## LOOKING TO MAKE A CAREER CHANGE?

Read metro work every Monday & Wednesday.

## Missed Connections

## Missed Connections

## Missed Connections

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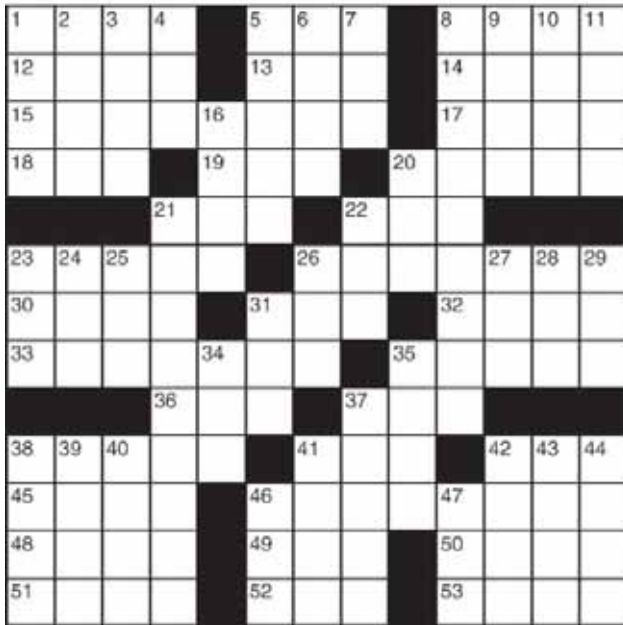
Student Trumpet  
Just serviced works well  
Please make an offer  
Call or text (902) 221-7020



## Crossword

### Across

- 1 Humpty's perch  
5 — out (relax)  
8 Applaud  
12 Others (Lat.)  
13 Mrs. McKinley  
14 Helper  
15 Dracula's ilk  
17 Nasty  
18 Before  
19 Fellows  
20 Reject disdainfully  
21 Quid pro —  
22 3, on the phone  
23 Counterfeit  
26 Spoke highly of  
30 Met melody  
31 Bliss  
32 Italy's capital  
33 "Oh, what a — web we weave ..."  
35 Underneath  
36 Wrestling surface  
37 Storefront sign abbr.  
38 DJ's creation  
41 Twosome  
42 Ostrich's cousin  
45 Tresses  
46 Shortcircuits the ignition  
48 Slave to cross-words?  
49 Joan of —  
50 Workbench attachment  
51 Nays' opponents  
52 — jongg  
53 12 months  
**Down**  
1 Greet silently  
2 Winged  
3 Key — pie  
4 Once around the track



- 5 Migratory songbird  
6 Biblical garden  
7 Petrol  
8 S'mores are often cooked over them  
9 Stead  
10 Jewish month  
11 Teller's partner  
16 Don of radio fame  
20 Vast expanse  
21 Marshes  
22 Parched  
23 Cudgel  
24 Man-mouse link  
25 Martini ingredient  
26 Spacecraft compartment

- 27 Scale member  
28 Comedian Philips  
29 Morning moisture  
31 Lustrous black  
34 Remiss  
35 Forehead  
37 Starsky's pal  
38 Perlman of "Cheers"  
39 Simple  
40 Gold digger's place?  
41 Nickelodeon's explorer  
42 Great Lake  
43 Arizona city  
44 Addict

- 46 Easter entree, often  
47 Wall climber

### Monday's answer



## Sudoku



## How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

### Monday's answer



## Send a KISS

You can now post your kiss, and read even more kisses, at [metronews.ca/kiss](http://metronews.ca/kiss).

**Lovely Man**  
*Been a long time since I dreamed of you. Woke up to your fading face this morn, & I struggled to hold onto the sight. They say it was lust, but I remember feeling more. Wonder when I will hear from you or have the good fortune of laying eyes on you again, even if in passing. I know it's wrong, but it felt so right.*  
**FROM NATURALLY ALL-BRAN**

**To BT**  
*Do everything by your heart originally you will be stronger.*  
**FROM AL**

**my love**  
*you know you got the power to make me weak inside! Even forever doesnt seem like long enough, maybe im a drifter maybe not all i know is that everytime i try to rise above im swept away by love. Powerful as hate can be, you will always mean the world to me.*  
**FROM YOUR LOVE**

## Today's horoscope

**♈ Aries March 21-April 20**  
Something will happen that compels you to question a belief or an attitude that has been a part of your life for as long as you can remember.  
**♉ Taurus April 21-May 21**  
You don't need the approval of family or friends or work colleagues to do what you know to be right.  
**♊ Gemini May 22-June 21**  
You will surprise more than a few people today by how easily you move from one set of circumstances to another.  
**♋ Cancer June 22-July 22**  
Stay focused on your number one

objective and don't let anything else that might be going on around you tempt you off at a tangent.  
**♌ Leo July 23-Aug. 23**  
Someone will make you an interesting offer today but you need to be certain it is right for you before you accept.  
**♍ Virgo Aug. 24-Sept. 22**  
It's kiss and make up time.  
**♎ Libra Sept. 23-Oct. 23**  
You've been working your fingers to the bone and need to go easier on yourself for a while.  
**♏ Scorpio Oct. 24-Nov. 22**  
You will be in an assertive mood today and that's good.

For today's crossword answers and for expanded horoscopes, visit [metronews.ca](http://metronews.ca)

## Caption contest



JENS MEYER/THE ASSOCIATED PRESS

"Isn't it great being on Gene Simmons' dogsled team?!"  
**BILL**



DAVID SMITH/THE CANADIAN PRESS

**You write it!**  
**WIN!** Write a funny caption for the image above and send it to [play@metronews.ca](mailto:play@metronews.ca) — the winning caption will be published in Wednesday's Metro.

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**58%**

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### HIGHLIGHTS

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### HIGHLIGHTS

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